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BOX 67

FIRST SAVINGS OF SO HOLLAND
475 E 182ND STREET
SO HOLLAND, IL 60473

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77-10-4447

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on June 11 1987. The mortgagor is SAITLAGE SANCHEZ and LILY SANCHEZ, his wife ("Borrower"). The Security Instrument operates as a first lien general obligation mortgage under the laws of THE STATE OF ILLINOIS and whose address is 475 EAST 182ND STREET SOUTH HOLLAND, ILLINOIS 60473. Borrower owes to Lender the principal sum of THIRTY TWO THOUSAND AND NO/100ths Dollars (\$ 32,000.00). The debt is evidenced by the Borrower's note dated the same date as the Security Instrument ("Note"), which provides for monthly payments with the last date of such payments due and payable on July 1, 2017. The Security Instrument contains to Lender (a) the obligations of the debt evidenced by the Note with interest and all terms, conditions and modifications, (b) the payment of all other sums with interest advanced under paragraph 1, to protect the security of the Security Instrument, and (c) the performance of Borrower's covenants and agreements under the Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

ALL OF LOT 46, 33rd TRACED TO DEED 13 PAGE 10 IN BOOK 19 OF PLATS, PAGE 70 IN COOK COUNTY OF THE STATE OF ILLINOIS, which is 30 NORTH, RANGE 19 EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPTING INTEREST BELONGING TO KATHY ORIENT MADAME GUYON, L COOK COUNTY, ILLINOIS AS SHOWN ON THE PLAN ENCLOSED AND 4 1985 IN BOOK 19 OF PLATS, PAGE 70.

The County is being referred to include 1-4 Family Rider (Cook County of Illinois)

PERMANENT INDEX NUMBER: 21-01-410-040-0000

who has the address of 6307 Kenosha Avenue Chicago
60617
 Illinois ("Property Address")

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and crops and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

RECOGNIZES COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered except for encumbrances of record. Borrower covenants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT contains uniform covenants for residential gas and non-domestic consumers and limited covenants by jurisdiction to constitute a uniform security instrument covering real property.

THIS MORTGAGE IS BEING RE-FILED TO ADD THE 1-4 FAMILY RIDER WHICH WAS INADEQUATELY OMITTED AT THE TIME OF THE ORIGINAL FILING.

ILLINOIS—Cook County—FAMILY/RIDER UNIFORM INSTRUMENT

June 2016 11.01
 with the current gas forms
 Illinois 1

LOAN NO. 1200-3-3

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LOAN AGREEMENT - Borrower and Lender execute and agree to all of

1. **Payment of Principal and Interest, Prepayment and Late Charges.** Borrower shall promptly pay to Lender the principal and interest on the debt expressed by the Note and any prepayment and late charges for under the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law, a written order by Lender that may be used by Lender in the 30 days after the date under the Note and the Note is paid in full, to cause Lender to pay (a) all state taxes and assessments which may affect property in the Security Instrument, and (b) household payments of ground rents on the Property if any, including hazard insurance premiums and mortgage insurance premiums if any. These debts are called "tax and insurance" and Lender may not make the Funds due to the borrower until the date and amount of such payments are determined.

The Funds shall be held in an escrow account of the depository or a company of which are created or guaranteed by a public utility agency including Lender or Lender's such an institution. Lender shall apply the Funds to the debt as follows: Lender may not charge for holding and applying the Funds, including the amount of verifying the tax and insurance. Lender may charge for recording and applying the Funds and applicable late periods. Lender's make such a charge for interest and Lender may agree in writing that interest shall be paid in the Funds. Lender's agreement is made if applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or charges on the Funds. Lender shall give Borrower written charge on account of the Funds charging, interest and charges on the Funds and the purpose for which such debt to the Funds was made. The Funds are pledged as additional security for the loan as set forth in this Security Instrument.

If the amount of the Funds held by Lender together with the balance of the payments of Funds paid to pay the due date of the mortgage loan shall exceed the amount required to pay the mortgage loan due the amount shall be of Borrower's own money repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the mortgage loan due, Borrower shall pay to Lender any amount necessary to make up the deficiency in such a manner as required by Lender.

3. **Payment of Taxes.** If all taxes secured by the Security Instrument, Lender shall promptly record to Borrower any Funds held by Lender. If under paragraph 1, the Property is sold or acquired by Lender, Lender shall apply no later than 30 days after the date of the sale of the Property or its acquisition by Lender, any Funds held by Lender in the event of application of a credit against the taxes secured by this Security Instrument.

4. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraph 1 and 2 shall be applied first to late charges due under the Note, second to prepayment charges due under the Note, third to any late charges due under paragraph 2, fourth to interest due, and last to principal due.

5. **Charges of Loan.** Borrower shall pay all taxes, assessments, charges, fees and expenses as set forth above in the Property which may affect property in the Security Instrument, and household payments of ground rents if any. Borrower shall pay these charges on the manner provided in paragraph 2, if not paid in that manner, Borrower shall pay them on the date of the prepayment payment. Borrower shall promptly forward to Lender all notices of assessments to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly forward to Lender receipts showing the payments.

Borrower shall pay all such charges which have priority over the Security Instrument unless Borrower has agreed in writing to the payment of the charges as provided by the law in a manner acceptable to Lender. If Borrower pays such the law by its defense against and payment of such law in legal proceedings which in the Lender's opinion operate to prevent the enforcement of the law or forfeiture of any part of the Property or to secure from the holder of the debt, an agreement under this Security Instrument, Lender shall determine that all parts of the Property is subject to a lien which may affect priority over the Security Instrument, Lender may give Borrower a notice advising the lien. Borrower shall satisfy the lien at the expense of the actions set forth above in this Security Instrument.

6. **Hazard Insurance.** Borrower shall keep the property insured by a contract of fire and theft insurance covering the Property insured against loss by fire, lightning, explosion, and other hazards in which Lender requires insurance. The contract shall be maintained in the amount and for the periods that Lender requires. The mortgagee's interest in the insurance shall be shown by Borrower's payment to Lender's approval, which shall be the responsibility of the mortgagee.

All insurance policies and contracts shall be acceptable to Lender and shall be a standard mortgage clause. Lender shall have the right to audit the policies and records. If Lender requires, Borrower shall promptly provide Lender all receipts of payments and records of the property. In the event of a loss, Borrower shall give prompt notice to the mortgage carrier and Lender. Lender may make payment of loss if not made promptly by Borrower.

7. **Insurance and Prepayment.** Borrower shall agree in writing, insurance proceeds shall be applied first to the principal of the Property and second to the mortgage loan or repair if economically feasible and Lender's written consent is required. If the restoration is not economically feasible, a lender's written consent shall be required. The insurance proceeds shall be applied to the loan secured by this Security Instrument, whether or not then due, with any other payments. Borrower. If Borrower abandons the Property or does not answer within 30 days a notice from Lender that the mortgage loan is offered to write a loan, then Lender may utilize the insurance proceeds. Lender may use the proceeds to repair or replace the Property or to pay some secured by this Security Instrument, whether or not then due. The stated period will begin when the notice is given.

8. **Insurance and Prepayment.** Borrower shall agree in writing, any application of proceeds to principal and interest in payments on the date of the monthly payments referred to in paragraphs 1 and 2, to charge the amount of the payments. If under paragraph 7, the Property is acquired by Lender, Borrower's right to any insurance proceeds and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument unless they prior to the acquisition.

9. **Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage, or substantially change the Property, allow the Property to deteriorate or become waste. If the Security Instrument is a standard mortgage, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

10. **Protection of Lender's Rights in the Property; Mortgage Insurance.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument or there is a legal proceeding that may significantly affect Lender's rights in the Property such as a proceeding in bankruptcy, estate, for condemnation or to enforce laws or regulations, then Lender may: (a) and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property; Lender's actions may include paying any sums secured by a lien which has priority over the Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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11. Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the same is terminated in accordance with Borrower's and Lender's written agreement or applicable law.

12. Impairment. Lender of its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice of the time of or prior to an inspection specifying a reasonable cause for the inspection.

13. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking in any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condonee offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, in its option, either to reconstruction or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Lender and Borrower hereby agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

14. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of the amount of the sums secured by this Security Instrument granted by Lender to any successor in interest in the Property shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify enforcement of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or prejudice the exercise of any right or remedy.

15. Successors and Assigns; Joint and Several Liability; Covenants. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument shall not execute the Note unless accepting this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument. (a) is not personally obligated to pay the sums secured by this Security Instrument, and (b) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

16. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the amount of other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any such amounts collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make, or refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

17. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, in its option, may require immediate payment in full of all sums secured by this Security Instrument, and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 19.

18. Notice. Any notice to Borrower provided for in the Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in the Security Instrument shall be deemed to have been given to Borrower or Lender when given in accordance with this paragraph.

19. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which may be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

20. Borrower's Copy. Borrower shall be given one conforming copy of the Note and of this Security Instrument.

21. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest therein is sold or transferred for a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person, or if Lender's prior written consent, Lender may, in its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke the remedies permitted by this Security Instrument without further notice or demand to Borrower.

22. Borrower's Right to Redeem. If Borrower meets certain conditions, Borrower shall have the right to have the sums secured by this Security Instrument discharged at any time prior to the earlier of (a) 90 days or such other period as may be specified in the instrument, or (b) the date of sale of the Property pursuant to any power of sale exercised by the Security Instrument, or (c) the date of a judgment enforcing the Security Instrument. These conditions are that Borrower (a) pays all sums secured by the Note under this Security Instrument and the Note had no acceleration clause in effect as of the date of acceleration or agreement to pay all expenses incurred in enforcing this Security Instrument, including but not limited to reasonable attorney's fees, and (b) takes such action as Lender may reasonably require to ensure that the terms of this Security Instrument, Lender's rights in the Property and Borrower's obligations to pay the sums secured by this Security Instrument shall continue unchanged. Upon commencement of this agreement, the Security Instrument and the obligations secured hereby shall remain fully effective as if acceleration had occurred. However, this right to redeem shall not apply in the case of acceleration under paragraph 13 or 17.

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I-4 FAMILY EDITION Assignment of Assets

THIS I-4 FAMILY EDITION is made this 15th day of JUNE 1957 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Instrument (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's loan to FIRST SAVINGS AND LOAN ASSOCIATION OF SOUTH ILLINOIS (the "Lender") of the same date and covering the property described in the Security Instrument and located at 8507 Ecstasy Avenue Chicago, Illinois 60617

I-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. LINE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not sell, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

B. SUBORDINATE LIENS. Except as provided by Federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

C. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other insurances which insurance is required by Federal Government.

D. "BORROWER'S RIGHT TO REFINANCE" INTEREST. Federal Government is deleted.

E. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is in a leasehold.

F. ASSIGNMENT OF RENTS. Borrower irrevocably assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agent. However, prior to Lender's Notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as tenant in the behalf of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (1) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the debts secured by the Security Instrument; (2) Lender shall be entitled to collect and receive all of the rents of the Property, and (3) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand on the tenant.

Borrower has not executed any joint assignments of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

G. CROSS DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may exercise any of the remedies provided by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this I-4 Family Edition

[Signature]
Mortgage Servicer

(Seal)
Borrower

[Signature]
Lee Souttas

(Seal)
Borrower

Loan No. 13490-3.3

13490-3.3

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Property of Cook County Clerk's Office

I CERTIFY THAT THIS IS A TRUE & CORRECT COPY OF DOCUMENT # 3988053

Carol Mosley Brown

REGISTRAR OF TITLES
COOK COUNTY, IL

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7-13-88 11:13

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THIS MORTGAGE IS BEING RERECORDED TO ADD THE FOLLOWING STATEMENT:

THIS MORTGAGE IS A CORRECTIVE MORTGAGE OF THE ORIGINAL MORTGAGE WHICH WAS FILED ON JUNE 12, 1987 AS DOCUMENT NO. T 3630690. THIS CORRECTIVE MORTGAGE WAS RECORDED TO ADD THE 1 - 4 FAMILY RIDER.

Property of Cook County Clerk's Office

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Mail to:
First Savings & Loan Assoc
of South Holland
475 E 162nd St
South Holland IL
60473